The Adjutant General Directorate

"People Always … Mission First"

Traumatic Servicemembers' Group Life Insurance (TSGLI) Overview

UNCLASSIFIED

Traumatic Servicemembers' Group Life Insurance (TSGLI)

- What is TSGLI?
  - Insurance benefit attached to Servicemembers' Group Life Insurance (SGLI) coverage costing $1 monthly, for Soldiers who suffer a qualifying loss due to a traumatic injury
  - Provides tax-free payment(s) between $25,000 and $100,000 per traumatic event
  - Is available to Soldiers from all components—Active, Reserve, or National Guard and members of all branches of Service

TSGLI Eligibility

Two Different Time Periods

RETROACTIVE Related to combat support	PROSPECTIVE Anytime and Anywhere
7 October 2001 – 30 November 2005	1 December 2005 – forward
✓ Qualifying traumatic injury must occur while: • On orders in support of OIF/OEF and stationed overseas OR • Serving in a CZTE geographic area ✓ Soldier does not have to be currently serving in Army ✓ SGLI coverage not necessary	✓ Qualifying traumatic injury can occur under any circumstances—doesn't have to be combat-related ✓ Traumatic injury does NOT have to occur while on orders ✓ Soldier must have SGLI coverage

Qualifying Traumatic Injuries

Definition: SMs who sustain one or more ***qualifying physical losses*** caused by ***external force or violence***

Qualifying injuries (losses)	As a result of (event examples)
Amputation (limb or big toe/thumb or 4 toes/4 fingers)	
Limb Salvage (arm or leg in place of amputation)	
Loss of Sight, Speech or Hearing (see program defined guidance)	
Paralysis (quadriplegia, paraplegia, hemiplegia, uniplegia)	
Burns (2nd degree to at least 20% of face or body)	
Facial Reconstruction (see program defined guidance)	
Traumatic Brain Injury (TBI) or Coma (Glasgow Coma score of eight or less) - see ADLs	
Other Traumatic Injuries (OTI) – see ADLs	
Activities of Daily Living (ADLs): *REQUIRES ASSISTANCE TO PERFORM* at least two of six ADLs for specified periods of time	

Improvised Explosive Device

Civilian Car Accident

Training Accident

Vehicle Borne Improvised Explosive Device

Motorcycle Accident

Small Arms

Rocket Propelled Grenade

Civilian Aircraft Accident

Time Constraints

- Qualifying loss must have occurred within 730 days of event
- Multiple events within seven days count as one event
- Events more than seven days apart are considered additional events
- Deceased must have survived for seven days and must meet one of the scheduled losses

When Is A Soldier Not Covered?

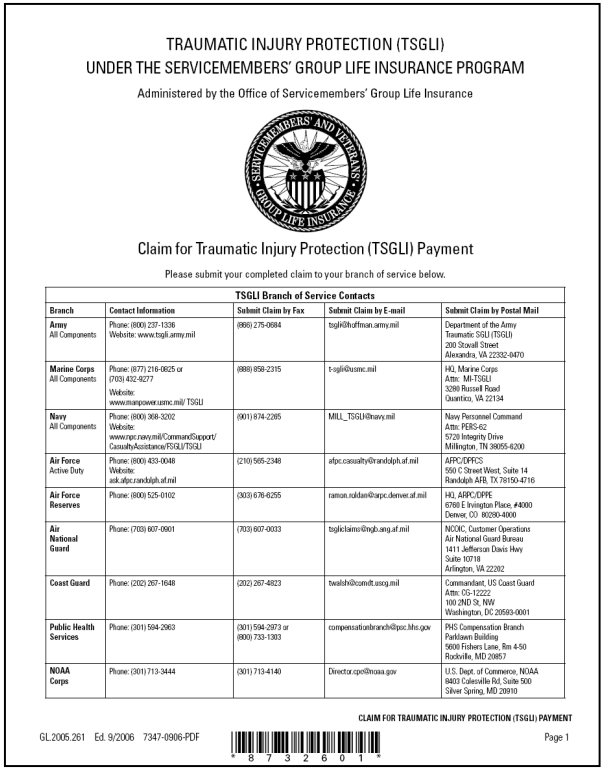
Injuries caused/sustained by:

- Self-inflicted wounds
- Attempted suicide
- The willful use of an illegal or controlled substance, not under prescription
- Committing or attempting to commit a felony
- Medical or surgical treatment of an illness or disease
- A mental or physical illness or disease; unless the illness or disease is caused by:
  - A pyogenic (pus forming, often from a wound) infection, biological, chemical or radiological weapon
  - Accidental ingestion of a contaminated substance

- The Soldier elected to not participate in SGLI after 1 December 2005.

2-PART Claim Form

- ❑ Part A - Soldier
- ❑ Part B – Licensed Medical Professional



TRAUMATIC INJURY PROTECTION (TSGLI)
UNDER THE SERVICEMEMBERS' GROUP LIFE INSURANCE PROGRAM

Administered by the Office of Servicemembers' Group Life Insurance

Claim for Traumatic Injury Protection (TSGLI) Payment

Please submit your completed claim to your branch of service below.

TSGLI Branch of Service Contacts

Branch	Contact Information	Submit Claim by Fax	Submit Claim by E-mail	Submit Claim by Postal Mail
Army All Components	Phone: (800) 237-1336 Website: www.tsgli.army.mil	(866) 275-0684	tsgli@hoffman.army.mil	Department of the Army Traumatic SGLI (TSGLI) 200 Stovall Street Alexandra, VA 22332-0470
Marine Corps All Components	Phone: (877) 216-0825 or (703) 432-9277 Website: www.manpower.usmc.mil/ TSGLI	(888) 858-2315	t-sgli@usmc.mil	HQ, Marine Corps Attn: MI-TSGLI 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ CasualtyAssistance/FSGLI/TSGLI	(901) 874-2265	MILL_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 5720 Integrity Drive Millington, TN 38055-6200
Air Force Active Duty	Phone: (800) 433-0048 Website: ask.afpc.randolph.af.mil	(210) 565-2348	afpc.casualty@randolph.af.mil	AFPC/DPFCS 550 C Street West, Suite 14 Randolph AFB, TX 78150-4716
Air Force Reserves	Phone: (800) 525-0102	(303) 676-6255	ramon.roldan@arpc.denver.af.mil	HQ, ARPC/DPPE 6760 E Irvington Place, #4000 Denver, CO 80280-4000
Air National Guard	Phone: (703) 607-0901	(703) 607-0033	tsglicliams@ngb.ang.af.mil	NGNC, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10718 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4823	twalsh@comdt.uscg.mil	Commandant, US Coast Guard Attn: CG-12222 100 2ND St, NW Washington, DC 20593-0001
Public Health Services	Phone: (301) 594-2963	(301) 594-2973 or (800) 733-1303	compensationbranch@psc.hhs.gov	PHS Compensation Branch Parklawn Building 5600 Fishers Lane, Rm 4-50 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4140	Director.cpo@noaa.gov	U.S. Dept. of Commerce, NOAA 8403 Colesville Rd, Suite 500 Silver Spring, MD 20910

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

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*Note: any intentional false statements or unwillful misrepresentation on the claim form is subject to punishment by a fine of not more than $10,000 or imprisonment of not more than 5 years or both (18 U.S.C 1001)

The Adjutant General Directorate

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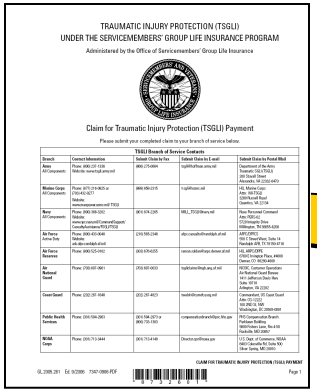
Claim Form
Part A - Soldier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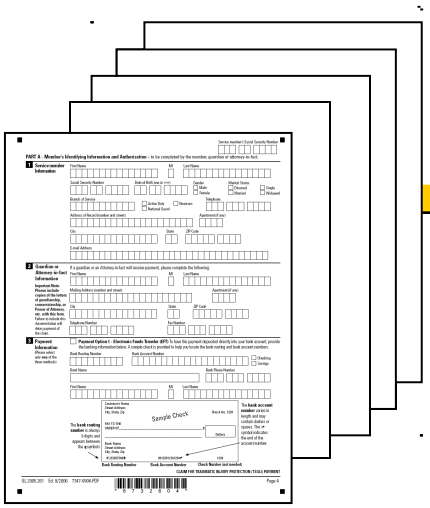
Army All Components	Phone: (888) 237-1336 Website: www.myarmybenefits.us.army.mil	(866) 275-0604	tsgli@usaac.army.mil	Department of the Army ATTN: TSGLI PROG 200 Stovall Street Alexander, VA 22332-0472
Marine Corps All Components	Phone: (877) 216-9625 or (703) 432-9277 Website: www.manpower.usmc.mil/TSGLI	(866) 296-2195	tsgli@usmc.mil	Headquarters USMC Attn: TSGLI Code 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/CasualtyAssistance/TSGLI/	(901) 874-2265	NPC_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 5720 Integrity Drive Millington, TN 38055-6260
Air Force Active Duty	Phone: (800) 433-0046 Website: afpc.dpw.casualty@mail.af.mil	(210) 565-2340	afpc.casualty@randolph.af.mil	AFPC/DPWCC 550 C Street West, Suite 14 Randolph AFB, TX 78150-4714
Air Force Reserves	Phone: (800) 525-0102	(601) 679-6105	tamcc.casualtyhqrs.dumen.af.mil	HQ, AFRC/DPS 255 Richard Ray Blvd, #400 Dobbins ITT, GA 30030-4003
Air National Guard	Phone: (703) 607-3961	(703) 607-0433	tsgli.tutors@ngb.ang.af.mil	NGB/, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Ave Suite 11400 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4423	health@comdt.uscg.mil	Commandant, CG Coast Guard Attn: CG-1112 MS 2802 SE 10th Washington, DC 20593-0001
Public Health Services	Phone: (301) 594-2963	(301) 594-2973 or (800) 755-1303	corpsmatcoordinator@hpsc.hhs.gov	PHS Compensation Branch Parklawn Building 5600 Fishers Lane, Rm 8-50 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4148	Director.rpo@noaa.gov	133, Dept. of Commerce, NOAA 14811 Lilesville Rd, Suite 100 Silver Spring, MD 20910

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT


PART A - Member's Identifying Information and Authorization – to be completed by the member, guardian or attorney-in-fact

1 Servicemember Information

2 Guardian or Attorney-in-Fact Information

3 Payment Options

Sample Check

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

PART A: Member's Identifying Information

- **Section 1: Servicemember Information**
- **Section 2: Guardian and Attorney-in-fact Information**
- **Section 3: Traumatic Injury Information**
- **Section 4: Payment Options**
- **Section 5: Signature**
- **Section 6: Authorization to Release Information**

TSGLI Payout Methods

Pay to the Order of

Prudential Financial

☑ **Electronic Funds Transfer**

☑ **Prudential Alliance Account**

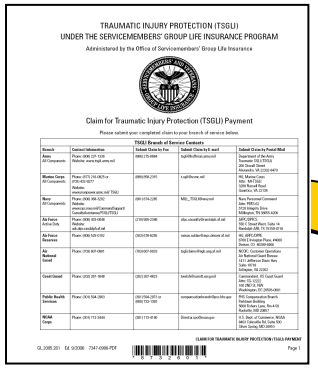
☑ **Check**

****Free financial counseling is available from Financial Point Corporation** call toll free: 1-888-243-7351**

TSGLI HELPING HEROES IN TIMES OF NEED

"People Always … Mission First"

Claim Form
Part B – Licensed Medical Professional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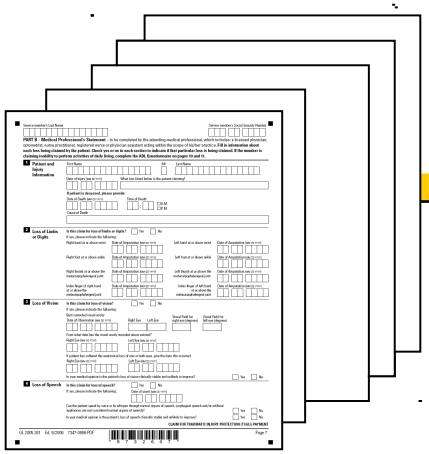

PART B - Medical Professional's Statement

MUST be completed by a licensed medical professional— **does not** necessarily have to be a physician

PART B: Licensed Medical Professional's Statement
Section 1: Patient Information
Section 2: Hospitalization Information
Section 3: Qualifying Losses Suffered by Patient
Section 4: Other Information
Section 5: Medical Professional's Information
Section 6: Medical Professional's Signature

Who Completes Part B?

- **Licensed medical professional gives certifying statements:**
  - Physicians
  - Physician Assistants
  - Nurse Practitioners
  - Registered Nurses

- **Other medical professionals may provide documentation or statements as subject matter experts in their field:**
  - Registered Dieticians
  - Neurologists
  - Ophthalmologists
  - Audiologists
  - Speech/Language Pathologists
  - Occupational/Physical Therapists
  - Social Workers
  - Dentists
  - Other licensed medical professional within his/her scope of practice

Documents Commonly Used To Support Types of "Specific Losses"

Loss: ADLs

- Occupational/Physical Therapy Report (ADL Documentation)
- Neurological Reports (TBI/ADL Documentation)
- Nurses Notes (ADL Documentation)
- Glasgow Coma Score

Loss: Other Physical Injuries

- Patient Discharge Summaries
- OR Report (amputation)
- Hearing Test Results (for hearing loss)
- Eye Test Results (for sight loss)
- Speech Test Results (for speech loss)
- Burn Estimate Charts
- Medical Summary and/or History
- Patient Movement Request
- Radiographic Reports (X-Ray, MRI, Ultrasound, etc.)
- Accident Report
- Line of Duty (LOD)
- Medical/Physical Evaluation Board (MEB/PEB)
- Other diagnostic test results (e.g., lab reports, etc.)
- Other pertinent documents demonstrating time duration of ADL loss and type of injury

IMPORTANT: Information in medical documentation must corroborate the licensed medical professionals information stated in Part B

Part B- ADL Sample Response

What is the predominant reason the patient is/was unable to independently perform ADL?
Check the predominant reason the patient cannot independently perform ADL and describe the injury in the box provided.

What is the predominant reason the patient is/was unable to independently perform ADL?

☐ Traumatic Brain Injury
☑ Other Traumatic Injury

(Please describe injury and give reason(s) it resulted in inability to perform activities of daily living.)

Car accident resulting in abdominal injuries, shattered right leg & right arm making movement extremely difficult & necessitated catheter use.

Which ADL is the patient unable to perform?
Check each ADL the patient cannot perform;
AND;
Fill in the dates inability began and ended or indicate inability is ongoing

☑ ***Unable* to bathe independently**

start date 02/11/2008 end date 05/13/2008

OR ☐ Check here if inability is ongoing

Type of assistance required (check all that apply)

☑ physical assistance (hands-on)
☐ stand-by assistance (within arm's reach)
☐ verbal assistance (must be instructed because of cognitive impairment)

Patient is UNABLE to bathe independently if...

*he/she **requires** assistance from another person to bathe more than one part of the body or get in or out of the tub or shower.*

Describe assistance needed

Patient had to be totally bathed due to fixations on right arm and leg.

A licensed medical professional must indicate a Soldier's inability to perform an ADL and the duration of time they cannot perform that ADL by checking appropriate boxes and dates, as shown on this example

Note - Medical Professional's signature must not be earlier than the end date of ADL

ADLs: What You Need To Know

- An ADL Questionnaire must be completed, and certified by a medical professional who is a licensed practitioner of the healing arts acting within the scope of his/her license (not a Nurse Case Worker) to document a Soldier's condition by indicating:
  - Type: Of ADLs lost, if any (at least 2 to qualify)
  - Time: Dates of loss for each ADL
  - How: The Soldier required assistance to perform ADLs*

  1. Physical: Hands-on
  2. Stand-by: Within arm's reach
  3. Verbal: Must be instructed because of cognitive impairment

*If a Soldier is able to use adaptive behavior or equipment to perform ADLs, they are considered capable of independently performing their ADLs (this does not include bedpans, colostomy bags and catheters)

Activities of Daily Living (ADLs)

Requires assistance to perform two or more…

Eating	…feed oneself OR are fed intravenously by feeding tube
Bathing	…clean oneself without assistance (can't bathe self independently)
Dressing	…put on shoes and socks (for example)
Toileting	…relieve bladder/bowel or perform associated hygiene
Transferring	…get in and out of bed or chair
Continence	…manage and control bowel and bladder function

Claims for ADL Loss

For ADL loss coverage…

- Soldier must require assistance to perform
  - ADLs - at least two of six ADLs

- ADL loss from Other Traumatic Injuries (OTI)
  - must be at least 30 days

- ADL loss from Traumatic Brain Injury (TBI)
  - must be at least 15 days

TNT – Time and Type of ADL Loss

Traumatic Brain Injury (TBI): The Soldier must have ADL loss in increments of . . .	**Other Traumatic Injuries (OTI): The Soldier must have ADL loss in increments of . . .**
15 days	**30 days**
30 days	**60 days**
60 days	**90 days**
90 days	**120 days**

- **There must be no break in the period of ADL loss, otherwise the clock re-starts**
- **Cannot combine OTI ADLs with other traumatic losses**
- **TBI and coma, however, *can* be combined with other traumatic losses**

15-Day Hospitalization Proxy

- Hospitalization days include:
  - Transit time
  - Day of entry and day of discharge

- Payment for 15-day hospitalization ***replaces*** 1st ADL milestone payment

- Hospitalization and ADL loss must be ***continuous*** for additional ADL milestone payments

- Hospitalization <15 days or non-consecutive hospitalization days are not counted

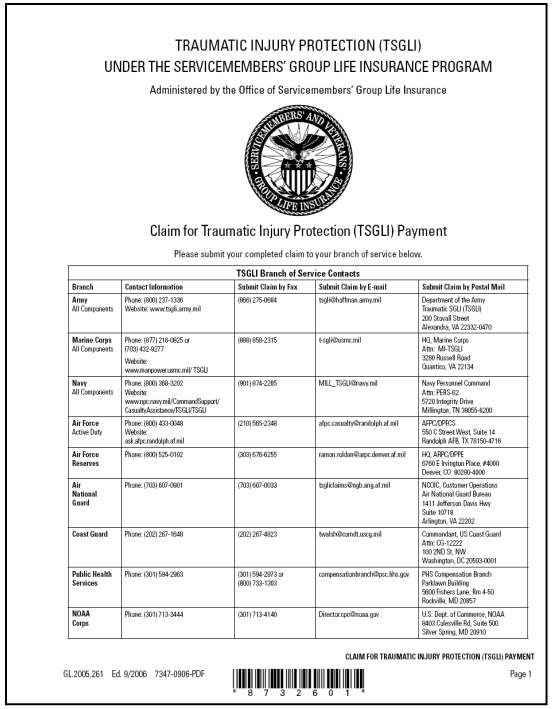
Submit TSGLI Claim Form Part A & B

Soldier or licensed medical professional submits claim forms ensuring that critical supporting documents substantiating certification are included

Methods of Submission:

1. **Fax: 1-866-275-0684**
2. **E-mail: tsgli@conus.army.mil**
3. **Mail:**

Army Human Resources Command
ATTN: AHRC-PDP-V
200 Stovall Street
Alexandria, VA 22332-0470



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Marine Corps All Components	Phone: (877) 216-0825 or (703) 432-9277 Website: www.manpower.usmc.mil/ TSGLI	(888) 859-2315	t-sgli@usmc.mil	HQ, Marine Corps Attn: MI-TSGLI 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ CasualtyAssistance/TSGLI.TSGLI	(901) 874-2285	MILL_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 5720 Integrity Drive Millington, TN 38055-6200
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Air Force Reserves	Phone: (800) 525-0102	(303) 676-6255	ramon.roldan@arpc.denver.af.mil	HQ, ARPC/DPFE 6760 E Irvington Place, #4000 Denver, CO 80280-4800
Air National Guard	Phone: (703) 607-0901	(703) 607-0033	tsglictaimo@ngb.ang.af.mil	NCOIC, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10718 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4823	twalsh@comdt.uscg.mil	Commandant, US Coast Guard Attn: OS-1222 100 2ND St. NW Washington, DC 20593-0001
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Multiple Claims, Reconsiderations and Appeals

- **Multiple Claim Submissions Are Possible for:**
  - Consecutive periods of ADL loss (up to 120 days)
  - Additional traumatic event(s) beyond seven days
  - Multiple injuries DO NOT require multiple claim forms

- **Reconsiderations and Appeals**
  - If a Soldier feels that their claim has been wrongly denied, there are three levels of appeal. The process is as follows:

    1) Reconsideration - The Soldier must gather specific supporting documentation and submit for a reconsideration

    2) Army Appeals Board - If the claim is still denied, the Soldier must supply specific medical documents and submit the appeal to the U.S. Army TSGLI Appeals Board

    3) U.S. Army Review Board Agency (ARBA) - The third level of the appeal process requires submission of existing documents to ARBA; their decision is the final step in the appeals board process

New TSGLI VA-Program Guidance Summary

- Burns – 20% 2nd degree burns vs. 30% 3rd degree
- Facial Reconstruction – See 2008 claim form for description
- Limb Salvage – If surgeon identifies limb salvage efforts are underway it is not necessary to wait for amputation in order to submit the claim
- Uniplegia – Paralysis of one limb
- Vision Loss Enhancements – Permanent qualifying loss OR loss of 120 days
- 15-day Hospitalization – Consecutive hospitalization, due to qualifying injury
- Schedule of Losses – Reduced from 44 to 20
- New Claim Form – No expiration of old forms

TSGLI Summary

- **What is it?**
  - A one-time, tax-free payment to assist additional financial burdens caused by a traumatic physical loss
- **Who is eligible?**
  - Two time periods: CZTE and Anytime/Anywhere
  - All components, all services
- **How to qualify?**
  - Cause & Effect: A traumatic event caused by an external force or violence resulted in a qualifying physical loss
  - Medical documentation must substantiate loss or ADL injury
  - TnT – Type and Time of ADL loss
  - PTSD is a mental illness and is not covered under SGLI
- **How to apply?**
  - Submit Parts A & B to HRC for processing and adjudication

Every case is different, even if involved in the same event; it is given thorough and personal attention

Benefit Program Related to TSGLI

Combat-Related Special Compensation (CRSC)

COMBAT-RELATED SPECIAL COMPENSATION

Because You – the Veteran – Earned It

Combat-Related Special Compensation (CRSC)

- What is CRSC?
  - Program recognizing sacrifice of eligible military retirees
  - Replaces VA-disability compensation subtracted from retired pay
  - Provides monthly, tax-free payments based on retiree pay and
    VA disability rating
  - Available to retirees from all components—Active, Reserve, or National Guard and members of all Branches of Service

The Adjutant General Directorate

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Who Is Eligible for CRSC?

Must Have *ALL Four*

AND

Inury/Illness Claimed Must Result from at Least One

1. AC, RC, NG with Retirees:
   20-Years Srvc
   Chapter 61 Medical*
   Temporary Disability Retired List (TDRL)*
   Temporary Early Retirement Act (TERA)**

2. 10% or greater VA rated injury that is combat-related

3. Receiving military retired pay

4. Military retired pay is reduced by VA disability payments (VA Waiver)

1. Simulating War (SW)

2. Hazardous Service (HS)

3. Instrumentality of War (IN)

4. Armed Conflict (AC)

Note: Includes VA presumptive injuries

*Medical Chapter 61 and TDRL retirees with one to 19 years are eligible for CRSC

**TERA retirees with 15-19 years are eligible for CRSC

What is Service Related vs. Combat Related

- Service-Related Injuries

  Example:

  - Hurt ***knee*** during Battalion run at Airborne School
  - Hurt ***knee*** falling down stairs in barracks

- Combat-Related Injuries

  Examples:

  - Simulating War - hurt ***knee*** while reacting to OPFOR fire during FTX
  - Hazardous Services - hurt ***knee*** on a day or night jump
  - Instrumentality of War - hit ***knee*** on rotating tank turret during FTX
  - Armed Conflict - shot in ***knee*** by enemy during time of war

A Successful Claim

- CRSC offers tools to help:
  - Letter to your medical provider
  - Procuring missing documents
  - Tips to preparing a successful claim
  - Frequently Asked Questions

*Note: any intentional false statements or unwillful misrepresentation on the claim form is subject to punishment by a fine of not more than $10,000 or imprisonment of not more than 5 years or both (18 U.S.C 1001

CRSC Summary

- The top two reasons CRSC claims are disapproved
  - Official documentation provided does not tell ***HOW*** the injury occurred
  - Documentation must show cause and effect relationship between a combat-related event and injury
  - The VA-rating decision ***Narrative Summary*** was not provided

The Adjutant General Directorate

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Fax: **TSGLI: 1-866-275-0684**

Email: **TSGLI: tsgli@conus.army.mil**
CRSC: crsc.info@us.army.mil

Mail: **AHRC**
ATTN: AHRC-PDP-V
200 Stovall Street
Alexandria, VA 22332-0470

Web site: **TSGLI: www.tsgli.army.mil**
CRSC: www.crsc.army.mil

Call: **TSGLI: 1-800-237-1336**
CRSC: 1-866-281-3254
(M-F 0800-1900 hrs EST)

Become a "Volunteer Ambassador" - *Contact us above!*